

In re:
Dennis Dale Campbell
Jessica Rae Campbell
Debtors

Case No. 19-12122-pmm
Chapter 13

District/off: 0313-4
Date Rcvd: May 14, 2024

User: admin
Form ID: 3180W

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Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Dennis Dale Campbell, Jessica Rae Campbell, 2446 East Millheim Road, Bath, PA 18014-9770
14300578	+ Capital Alliance Partners LLC, Thomas E. Reilly, P.C., 2200 Georgetown Drive, Suite 403, Sewickly PA 15143-8797
14317818	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14312151	+ Community Bank, N.A., PO Box 509, Canton, NY 13617-0509
14307486	+ ESSA Bank and Trust c/o Newman Williams Law Office, PO Box 511, 712 Monroe Street, Stroudsburg, PA 18360-2131
14300619	+ Zachary Zawarski, Esq., 3001 Easton Avenue, Bethlehem, PA 18017-4207

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 15 2024 00:01:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 15 2024 00:01:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14340616	EDI: GMACFS.COM	May 15 2024 04:01:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14333007	EDI: BANKAMER	May 15 2024 04:01:00	Bank of America, N.A., P.O. BOX 31785, Tampa, FL 33631-3785
14307869	+ EDI: AIS.COM	May 15 2024 04:01:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14317818	^ MEBN	May 14 2024 23:55:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14325141	+ Email/Text: RASEBN@raslg.com	May 15 2024 00:01:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14300582	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	May 15 2024 00:01:00	Commonwealth of Pennsylvania, Department of Labor and Industry, PO Box 67503, Harrisburg, PA 17106-7503
14312151	+ Email/Text: CantonRecoveryGroup@cbna.com	May 15 2024 00:01:00	Community Bank, N.A., PO Box 509, Canton, NY 13617-0509
14308043	+ Email/Text: Bankruptcy@Freedommortgage.com	May 15 2024 00:01:00	FREEDOM MORTGAGE CORPORATION, Attention: Bankruptcy Department, 10500 Kincaid Drive, Fishers IN 46037-9764
14323308	EDI: JEFFERSONCAP.COM	May 15 2024 04:01:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14313539	Email/PDF: MerrickBKNotifications@Resurgent.com	May 15 2024 00:13:57	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

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14313423	+ EDI: AGFINANCE.COM	May 15 2024 04:01:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
14340417	EDI: PRA.COM	May 15 2024 04:01:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14321764	+ EDI: JEFFERSONCAP.COM	May 15 2024 04:01:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14327621	EDI: Q3G.COM	May 15 2024 04:01:00	Quantum3 Group LLC as agent for, Aqua Finance, PO Box 788, Kirkland, WA 98083-0788
14332669	+ Email/Text: bankruptcy@marinerfinance.com	May 15 2024 00:01:00	REGENCY FINANCE COMPANY, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
14323211	+ EDI: CBSMASON	May 15 2024 04:01:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com
JACK M. SEITZ	on behalf of Creditor Moore Township jseitz@lesavoybutz.com sblake@lesavoybutz.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mfarrington@kmllawgroup.com
REGINA COHEN	on behalf of Creditor Ally Bank rcohen@lavin-law.com mmalone@lavin-law.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
SHERRI J. SMITH	on behalf of Creditor FREEDOM MORTGAGE CORPORATION ssmith@pincuslaw.com amautz@pincuslaw.com
Scott F Waterman	

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on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFmail@fredreiglech13.com

THOMAS SONG

on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

ZACHARY ZAWARSKI

on behalf of Debtor Dennis Dale Campbell zzawarski@zawarskilaw.com

ZACHARY ZAWARSKI

on behalf of Joint Debtor Jessica Rae Campbell zzawarski@zawarskilaw.com

TOTAL: 12

Information to identify the case:

Debtor 1	Dennis Dale Campbell	Social Security number or ITIN xxx-xx-7987
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Jessica Rae Campbell	Social Security number or ITIN xxx-xx-8392
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 19-12122-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dennis Dale Campbell

Jessica Rae Campbell
fka Jessica Rae Shade

5/14/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.